1999

ANNUAL REPORT

Workplace Health, Safety and Compensation Commission
of Newfoundland and Labrador

106-00568/

Activity at a Glance

Claims Activity at a Glance

	1999	1998	1997	1996	1995
Short-term Disability Claims*	6,595	5,540	5,029	5,127	6,068
Health Care Only Claims **	5,041	4,305	4,406	5,005	5,830
Fatality Claims					
Accepted Current Year Fatalities***	12	9	9	8	7
Accepted Prior Year Fatalities****	14	22	22	21	24
Total Accepted Fatalities	26	31	31	29	31

Financial Activity at a Glance

	1999	1998	1997	1996	1995
No. of Registered Employers' Accounts	14,080	13,589	13,571	13,442	13,318
Employer Assessments	$117.0M	$108.2M	$98.4M	$102.9M	$105.9M
Funded Ratio	65.5%	74.1%	75.9%	72.4%	66.0%

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* The number of new claims reported and accepted with payment by March 31, 2000, for lost-time injuries that occurred in 1999.

** The number of new claims reported and accepted with payment by March 31, 2000, for medical aid only injuries that occurred in 1999.

*** Accepted Current Year Fatalities are the number of fatalities that occurred in 1999 and were accepted with payment between January 1 and December 31, 1999, including industrial disease fatalities.

**** Accepted Prior Year Fatalities are the number of fatalities that occurred prior to 1999 and were accepted with payment between January 1 and December 31, 1999, including industrial disease fatalities.

Letter of Transmittal

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BOARD OF DIRECTORS

May 15, 2000

The Honourable Oliver Langdon
Minister of Environment and Labour
4th Floor, West Block
Confederation Building
P.O. Box 8700
St. John's, NF
A1B 4J6

Dear Minister:

In compliance with Section 12(1) of the Workplace Health, Safety and Compensation Act, I am pleased to submit the Annual Report of the Workplace Health, Safety and Compensation Commission of Newfoundland and Labrador for the year ended December 31, 1999.

The Report presents information on the Commission's transactions for the 1999 calendar year including the number of injuries accepted, benefits provided, and audited financial statements. This year's Report is similar to last year's in that it sets out the Commission's accomplishments for the year.

I commend the Report for your review.

Respectfully submitted,

Penelope M. Rowe
Chairperson
On behalf of the Board of Directors

Mission

To promote and support safe workplaces in the province and assist employers and workers in managing workplace injuries and return to work planning. To provide a reasonable level of benefits to injured workers and their dependents based on reasonable assessment rates for employers.

Vision

The Workplace Health, Safety and Compensation Commission is a client-centred organization that provides high quality service to all workers, workers' dependents and employers. The Commission seeks to:

- Encourage workplaces in the province to be accident free by providing leadership in the promotion of occupational health and safety and working collaboratively with workers and employers to ensure healthy and safe workplaces.
- Improve its funding position so that it will be in a position to ensure adequate benefit levels for injured workers and dependents and reduce assessment rates for employers in the province. At all times the Commission strives to demonstrate accountability in its management of the Injury Fund and delivery of services to workers and their dependents.
- Be recognized as a public sector organization that is innovative, flexible, client-centred and dedicated to continuous improvement.

Values

Our values describe how we should act in order to reach our vision.

Service

- Strive for continuous improvement in the quality and efficiency of services provided.
- Maintain focus on the importance of worker and employer needs.
- Be fair, consistent, supportive and respectful.

Accountability

- Be financially responsible and accountable regarding the mandate entrusted to us.
- Continuously review our operating strategies in order to ensure the highest level of service and efficiency.

Report of the Chairperson and the Chief Executive Officer

The year 1999 proved to be yet another year of change with many challenges for the Workplace Health, Safety and Compensation Commission. Through it all, however, we are confident that the Commission continued to make progress and improvements in what we do and how we do it.

We are pleased to provide this Annual Report to the Minister of Environment and Labour and for the benefit of those who are affected by and/or have an interest in our organization. It provides a review of the Commission's financial status as well as an overview of the significant issues which arose during the year.

The role of the workers' compensation system is a vital element in the economic and social fabric of this Province. Fostering injury prevention at all workplaces and providing support to workers who are injured on the job are important responsibilities. Safe workplaces are essential for the protection of our workforce and their families, and in turn our communities. Costs to individuals and their dependents because of a workplace injury can be significant in terms of their physical well being, emotional status, or financial situation. Their future aspirations may even be jeopardized. The cost of workplace injuries does not stop there however. Employers, businesses and organizations incur significant costs attributable to such things as reduced productivity , poor morale and higher assessment fees. In the end we are all affected, making it essential that everyone in our Province take an active role in ensuring that workplace safety is a priority.

The past year was one of transition and change with many challenges for the Workplace Health, Safety and Compensation Commission. There has been a substantial increase in the numbers of workplace injuries, a trend which emerged in mid 1998. Compared to the previous year, lost-time injuries increased by 19.0% and duration of lost-time claims increased by 10.8%. After several years of moving

Penelope M. Rowe, Chairperson and George Tilley, Chief Executive Officer

forward toward meeting the objective of being fully funded by the year 2012 there has been a significant deterioration in the funded ratio, with a drop from 74% to 65.5%. The surcharge placed on all employer assessment rates in the mid nineties to reduce the unfunded liability has not been successful. These trends are cause for reflection and concern.

The nature of the trends, the magnitude of the increase in the number of injuries and the costs of delivering benefits and services have been the subject of much analysis for the Board of Directors and staff. A great deal of time and effort has gone into analyzing the data to identify the attributing factors, and in turn to formulate response strategies. The results of the analysis are not definitive and do not point to a single or extraordinary cause. What we know is that the increases in injuries are spread throughout many industry groups, rather than just a few; the injuries are mostly of a soft tissue nature; and, the nature of injuries is not increasing in terms of severity. We also know that the average age of injured workers has not substantially changed and that many injured workers are experiencing difficulty in returning to work. The analysis also indicated that some health care interventions were more extensive than might be anticipated for the nature of the injury. In the end, it is clear that the increased injury rate and duration of claims are the result of a variety of factors which have to be responded to from a number of perspectives includ-

Report of the Chairperson and the Chief Executive Officer

ing: increased emphasis on such issues as injury prevention, claims management processes, health care utilization, assessment rates, and return to work strategies. These initiatives represent some of the major thrusts we will be pursuing in 2000.

Realizing that there was no indication that these trends would change in the immediate future, and that our unfunded liability was continuing to increase, a decision was announced in December to increase assessment rates for employers in 2000. While we were concerned about the negative impact that this would have for employers, the reality is that adequate revenue must be collected each year to cover the current and future costs of all claims occurring during that year. The Commission's revenue comes only from assessment fees charged to employers and interest earned on investments. There is a misunderstanding by some that the system is directly, in whole or in part, funded by Government. In fact, only employers contribute funding, recognizing however, that in the end everyone pays for workplace injuries.

The mandate of WHSCC cannot be fulfilled in isolation of others; the Commission recognizes the importance of its stakeholders and their contributions. Regular consultations occur with organizations that represent injured workers, employers, labour and health care providers, as well as with the Minister of Environment and Labour and his officials. We believe that working together is the most effective way of managing the system and for finding solutions to very serious pressures which are putting the security of the system at risk. It is critical that all stakeholders are fully aware of the enormous pressures impinging on the system and undermining its financial stability. The ultimate objective for the Board and staff is to find the appropriate balance to achieve optimal benefit for all stakeholders.

The Commission entered 1999 with a new focus on injury prevention following the transfer of this service from the Department of Environment and Labour late in 1998. The value of having this responsibility partnered with the insurance role will, we believe, produce positive results. We look forward to further progress from the amalgamation.

Legislative changes increased the size of the Board of Directors from seven to ten in 1999. In addition to the Chairperson, there are now three representatives of employers, labour, and the general public respectively. To maximize its effectiveness, the Board has five subcommittees: Health and Safety, Compensation, Investment, Finance and Audit, and Research Advisory .

During the year, Judy Stagg, a public representative on the Board, finished her term and we thank her for her achievements. In addition to the appointed Board members, provision also exists to have external advisory input into Board activities. The following external members sit on either our Health and Safety or Investment Committees: John Hollohan, Derrick Sturge, Andrew Grant, Bill Holden, and John Bennett. We thank them for their contributions.

The Workplace Health, Safety and Compensation Commission is committed to improvement. We will continue to fine tune programs and services to ensure we are able to meet the needs of those we have been established to serve. The mandate we have been legislated to fulfil is complex and challenging. It requires the skills of management and staff and the support of many outside of the organization. We thank our staff for their commitment and openness to change. Without them we could not succeed. We also wish to thank our external stakeholders for their willingness to share their views as we strive to achieve our vision of having an accident free work environment and a financially stable organization.

Board of Directors

Back (l-r): George Tilley, Ches Foote, Reg Anstey, Judy Vanta, Joseph O'Neill, William Kennedy
Front (l-r): Eileen Humphries, Rod Chiasson, Penelope M. Rowe, Richard Kelly, Bernice Buckle
Missing from photo: Barry Warren

Chairperson
Penelope M. Rowe

Employer Representatives

Ches Foote
William Kennedy
Bernice Buckle

Worker Representatives

Reg Anstey
Judy Vanta
Eileen Humphries

Members at Large

Rod Chiasson
Richard Kelley
Barry Warren

Ex-Officio

George Tilley
Chief Executive Officer
Workplace Health, Safety and Compensation Commission

Joseph O'Neill
Assistant Deputy Minister
Department of Environment and Labour

Donna Strong
General Counsel/Corporate Secretary

Operational Activities

Workplace safety is everyone's responsibility.

New Initiatives for Health and Safety

The Commission's ultimate goal is to have healthy work environments that are accident and injury free. In 1999, the Commission worked closely with Occupational Health and Safety committees in workplaces throughout the Province promoting healthy, safe workplaces and conducting 208 workplace visits. A training program targeting this group was revised in 1999 and a train-the-trainer component was developed and offered to selected trainers throughout major industries. These trainers will be essential in promoting internal responsibility and commitment to health and safety in the workplace.

Our staff also worked on a number of special projects that involved joint partnerships with stakeholders. For example short and long-term initiatives were developed for the logging industry that addressed injuries in community development projects. Using a partnership approach, a health and safety management system was developed and implemented to assist in prevention and management of workplace injuries. The Department of Environment and Labour, the Construction Safety Association and the Commission joined together to build a major awareness campaign that concentrated on fall prevention in the construction industry. We will continue to promote and facilitate information sharing among stakeholders through partnerships and joint projects in 2000.

In 1999, the Commission joined in a partnership with the Newfoundland & Labrador Employer's Council to develop and promote a safety management program within the small business sector. The pilot program promotes peer mentoring and uses the expertise and knowledge of established larger employers to help smaller employers develop comprehensive up-to-date safety training programs. The results of this pilot program will form the basis for the design and implementation of an approach to assist employers at management and front line levels.

> ***"...ultimate goal is to have healthy work environments that are accident and injury free..."***

In 1999, an ergonomic, referral-based service for injured workers and employers was introduced. A self-help package for all industries is being prepared along with ergonomic guidelines for industries where ergonomic issues influence productivity and result in high claims in medical aid, rehabilitation and lost-time injuries. Criteria for ergonomic services available through Health and Safety Services will be established in 2000.

We continued to promote the incentive based Worksafe program. The objective of the program is to encourage employers to promote improved workplace safety, thereby reducing lost-time accidents and their associated costs. Worksafe was piloted in 1995 and expanded in 1998. To date, more than $1.2M has been paid out in refunds to Worksafe participants.

Operational Activities

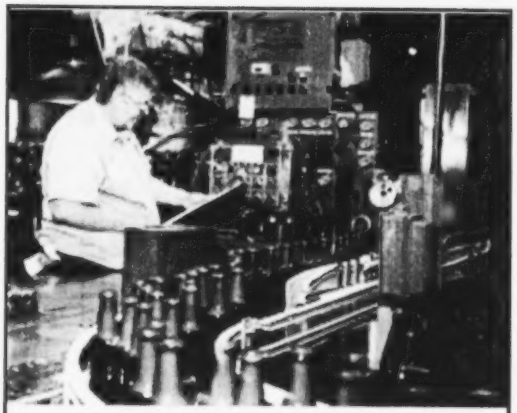
In an ongoing effort to promote safety awareness and accident-free workplaces, we published a variety of health and safety articles, presented to various stakeholder and community groups, developed new brochures for logging and diving, enhanced existing information and added new data on health and safety to the Commission's website.

In 1999, the Commission continued its commitment to increasing public awareness of workplace safety. The Commission organized North American Occupational Safety and Health Week and used this event as a means for distributing valuable health and safety information to the public and workplaces, and rewarded organizations for the role they play in preventing workplace accidents.

Effectively communicating issues, policies or legislation that may impact stakeholders is very important to the Commission. We designed, developed and distributed new and existing pamphlets, brochures and posters, each with specific health and safety and claims management messages aimed at our clients. We were involved in a three-day Youth Career Fair, and distributed information that highlighted the need for increased workplace health and safety training and orientation for youth. As well, the Grand Falls-Windsor regional office delivered information sessions to more than 500 workers, employers and students in Central Newfoundland.

The Commission's presence was noticeable at many of the major provincial industry conferences. Our display booth, which includes valuable stakeholder information, was available for these conferences.

The Commission prepared fact sheets on major industries to help employers identify trends in their industry and provide suggestions for preventing injuries and better managing claims. Initially, these information sheets were developed to target



If a worker is unable to return to full duties after an injury/recovery, the worker can gradually return to work through the Ease Back Program.

industries with increased rate and claims costs but will be expanded to include all rate codes in 2000.

"...committed to increasing public awareness of workplace safety..."

Continuous Quality Improvement

The Commission is constantly seeking ways to improve client services and maintain administrative costs.

In 1999, a research section was added to our website. The section provides specific information about research initiatives, projects, and briefs. As well, it includes a Research eNetwork that allows users to ask questions and receive immediate answers from compensation, research, and health and safety professionals.

More of our clients are opting for the convenience of on-line access to policy information. In 1999, on-line Internet service, which ensures prompt updates of new and revised documents, was added to the

Employers and employees must work together to make the workplace safe and return injured workers back to safe employment.

homepage. Although we no longer distribute new hard copies of the policy manual, we will continue updating the manual for clients who already have manuals.

The Commission also implemented our newly introduced Research Initiatives Program which offers limited funds to support research in health and safety and compensation matters.

Four new policies were developed and approved by the Board of Directors in 1999. The Interruptions and Delays in Work Injury Recovery policy outlines specific provision regarding workers' obligations to promote recovery and return to work. The Mental Stress policy makes it clear as to the type of stress that is compensable, and the Coverage for Health Care Services policy directly states that only provincially regulated medical and health care services are covered by the Commission.

The last Statutory Review Report presented to the Minister of Environment and Labour included recommendations on deeming, a process authorized under the Act, to consider workers capable of working in an occupation other than their pre-injury occupation. In 1998, the Minister asked the Board of Directors to review its application of the deeming process. In consultation with the Minister's multi-stakeholder committee, the Commission developed an evaluation process that considered all facets of the deeming process. A final report on the complete deeming process including suggestions for further improvement was forwarded to the Minister early in 2000.

The Commission is concerned about the increasing costs of prescription drug health benefits. A review of the administration of prescription drug health benefits was conducted by an external agency in 1999. The firm will recommend strategies that may help the Commission better manage the cost of prescription drug programs by utilizing the most efficient claims adjudication processes. The review will be completed in 2000, and at that time, the Commission will examine all suggestions to determine the benefits and costs involved in implementing the recommendations.

"...clients are opting for the convenience of on-line access to policy information..."

The Commission actively consults with and listens to the concerns of our stakeholders. In 1999, in consultation with other health care providers, we developed standards for physiotherapy and occupational therapy usage. These standards will ensure that clients receive the appropriate amount of treatment by health care providers. The Commission's access to medical specialists and the Workers' Assessment and Diagnostic Centre of the Health Care Corporation of St. John's was increased in 1999. This meant an overall decrease in waiting lists, injured workers were seen faster for earlier diagnosis and treatment, and return to work planning was implemented sooner.

Operational Activities

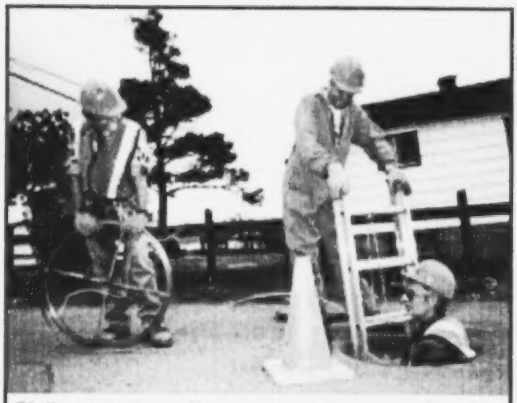
The Commission implemented a personal face-to-face contact strategy with workers, employers and service providers. As well, new guidelines and best practices in case management were achieved. We fulfilled a request from clients to provide more information about Permanent Functional Impairment (PFI) awards. A new PFI information brochure and corresponding client letters were developed.

To assist in the effective management of claims, Medical Disability Advisor Guidelines were developed in 1999. These guidelines provide case managers with more information about workplace injuries and the recovery process. Case managers will incorporate these guidelines into their decision making in 2000.

"...actively consults with and listens to the concerns of our stakeholders..."

Internal Appeals Division continued to meet and exceed the required standards for decision making and turnaround time.

In 1999 the Commission hosted the Annual College of the Association of Workers' Compensation Boards of Canada. As the host organization, our staff participated in presentations and group discussions with other provincial organizations dealing with common issues and concerns in compensation, assessment and health and safety. The Commission has benefitted significantly from the sharing of ideas with our sister organizations across the country. While there are differences in coverage and benefits, there are common issues which we can pursue as a group in an effort to reduce costs and maximize input.



Skill, attention and preparation improve safety and productivity in the workplace.

Enhancing Work Processes

With increasing injury frequency and claims duration, the Commission decided to undertake an organizational review of two key areas of our organization. An external consultant was hired to look specifically at work allocation strategies within Compensation Services and the broad management and delivery structure for Health and Safety Services. An ad hoc committee of the Board of Directors led this initiative. Recommendations for improvement coming from the final report will be available early in 2000.

A Year 2000 (Y2K) project committee, which was formed in 1998, addressed and completed the Y2K requirements of the Commission in 1999. This effort involved a significant human resource commitment in order to test and review all computer systems including office equipment and resulted in a smooth transition into 2000. We also upgraded many in-house applications and installed new systems to enhance internal work processes.

Accountability

The Commission is accountable to employers and injured workers. Consultation occurs regularly with them and information is shared. Recognizing our

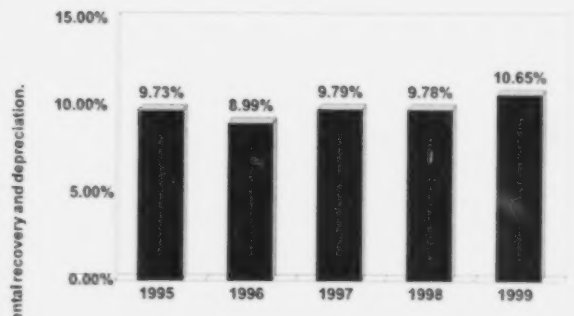
Operational Activities

need to be fiscally responsible, we have made every effort to operate as effectively and efficiently as possible. Over the last five years, administration costs as a percentage of revenue and claims costs remain stable despite increases in workplace injuries.

While we are cognizant of the importance of keeping the costs of administering the system to a minimum, we are also mindful of the reality that if we do not maintain adequate resources to respond to the increase in the number of injuries, it could result in extended duration of claims in light of less time being given to individual claimants.

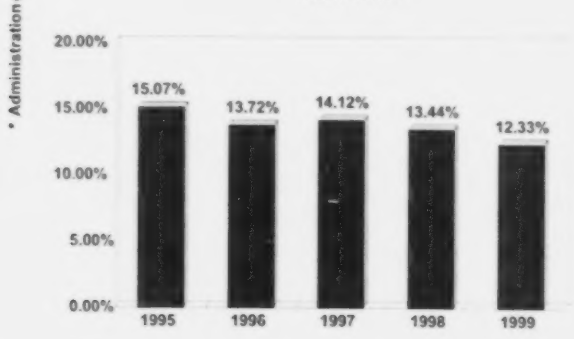
*** Administrative Costs as a % of Revenue**

1995-1999



*** Administrative Costs as a % of Claim Costs**

1995-1999



* Administration costs are net of rental recovery and depreciation.

The Commission continues to conduct independent evaluations of our programs and systems to ensure adequate internal controls exist.

In 1999, an external survey of all third party claims since 1993 was conducted. As a result, revised third party initiatives were developed and the third party brochure, election form and correspondence were updated to reflect these changes.

The Commission continued to recover monies from third-party claims. We recovered more than $1.4M in gross settlements of third-parties. Claims costs recovered in 1999 were almost double the year-end recoveries for 1998. Based on total amounts recovered, more than $360,000 was paid to injured workers by the Commission.

GOVERNANCE

The Board of Directors continues to be very active in its role in overseeing the activities of the Commission and in establishing policy for application of the Workplace Health, Safety and Compensation Act.

The Board was successful in its search for a new Chief Executive Officer in 1999 with the appointment of George Tilley in July. Mr. Tilley has an extensive background in health care, as well as in occupational health, workplace safety and workers' compensation matters. We acknowledge the contributions of Derek Forsey, our Executive Director - Corporate Services for agreeing to temporarily assume the CEO position during the recruitment phase.

Management's Responsibility for Financial Reporting

The financial statements of the Workplace Health, Safety and Compensation Commission were prepared by management, who are responsible for the integrity and fairness of the data presented, including significant accounting judgements and estimates. This responsibility includes selecting appropriate accounting principles consistent with generally accepted accounting principles in Canada. Financial information contained elsewhere in the Annual Report conforms to these financial statements.

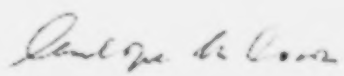
In discharging its responsibility for the integrity and fairness of the financial statements, management maintains the necessary internal controls designed to provide reasonable assurance that relevant and reliable financial information is produced and that assets are properly safeguarded. The Internal Auditor performs audits designed to test the adequacy and consistency of the Commission's internal controls, practices and procedures.

The Board of Directors has reviewed the financial statements and other financial information included in the Annual Report.

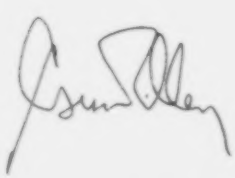
The Board of Directors is assisted in its responsibilities by its Finance Committee. This committee reviews and recommends approval of the financial statements and annual reports, meets periodically with management, the Internal Auditor, external auditors and actuaries concerning internal controls and all other matters relating to financial reporting and recommends the appointment of external auditors and actuaries.

The firm of Morneau Sobeco has been appointed as independent consulting actuaries to the Commission. Their role is to complete an independent actuarial valuation of the benefits liabilities of the Commission on a periodic basis not to exceed two years and to report thereon in accordance with generally accepted actuarial principles. Such a valuation was performed as at December 31, 1999. An interim valuation was performed as at December 31, 1998 by the Commission's Actuary.

Deloitte & Touche LLP, the external auditors of the Commission, have performed an independent audit of the financial statements of the Commission in accordance with generally accepted auditing standards. The Auditors' Report outlines the scope of this independent audit and the opinion expressed.



Chairperson
Board of Directors



Chief Executive Officer

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Auditors' Report

To the Board of Directors of the
Workplace Health, Safety and Compensation Commission
of Newfoundland and Labrador

We have audited the balance sheet of the Workplace Health, Safety and Compensation Commission of Newfoundland and Labrador as at December 31, 1999 and the statements of operations, unfunded liability and cash flows for the year then ended. These financial statements are the responsibility of the Commission's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the Commission as at December 31, 1999 and the results of its operations and the changes in its cash flows for the year then ended in accordance with generally accepted accounting principles.

Deloitte & Touche LLP

St. John's, Newfoundland
March 23, 2000

Deloitte & Touche LLP
Chartered Accountants

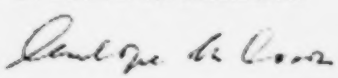
Balance Sheet

December 31

Assets	1999 ($000)	1998 ($000)
Cash and cash equivalents	$ 6,307	$ 11,770
Receivables (Note 1)	11,111	10,309
Investments (Note 2)	314,036	286,633
Capital assets (Note 3)	10,702	9,939
	$ 342,156	$ 318,651

Liabilities and Net Fund Deficiency	1999 ($000)	1998 ($000)
Payables and accruals	$ 6,903	$ 6,449
Benefits liabilities (Note 4)	500,137	408,302
Total liabilities	507,040	414,751
Reserves (Note 5)	15,000	15,000
Unfunded liability (Note 6)	(179,884)	(111,100)
Net fund deficiency	(164,884)	(96,100)
	$ 342,156	$ 318,651
Contingencies (Note 9)		

On behalf of the Commission



Chairperson

Chief Executive Officer

The accompanying notes starting on page 18 are an integral part of the financial statements.

Commentary

The balance sheet presents the Commission's financial position as at December 31, 1999. Assets refer to resources and property owned by the Commission or owed to the Commission by others. They include cash and investments, land, building and equipment plus various accounts receivable.

Liabilities include accounts payable and actuarial estimates of amounts to be paid in future years for 1999 and prior years' injuries. A detailed actuarial valuation of the benefits liabilities was carried out as at December 31, 1999. The actuarial assumptions used in estimating future benefits liabilities include a discount rate of 7.64% per annum for non-indexed benefits and graded net discount rates starting at 6.03% for the first year, 5.53% for the second year and reaching an ultimate level of 3.50% per annum after four (4) years for indexed benefits.

Reserves are amounts appropriated to fund the cost of specific expenditures and the net fund deficiency is the accumulated surplus (deficiency) for all years to the end of 1999 less the reserves. Unfunded liabiiity refers to the amount by which total liabilities and reserves exceed total assets.

The Commission's funded ratio (the percentage of assets to liabilities plus reserves) decreased from 74.1% to 65.5% in 1999.

Statement of Operations

Year Ended December 31

	1999 ($000)			1998 ($000)
	Current Year Injuries	Prior Years' Injuries	Total	Total
Revenue				
Assessments	$ 98,136	$ 5,468	$ 103,604	$ 94,752
Investment income	-	27,990	27,990	26,760
	98,136	33,458	131,594	121,512
Expenses				
Claims costs incurred				
Short-term disability	35,696	3,462	39,158	31,112
Long-term disability	34,586	20,978	55,564	34,335
Survivor benefits	1,162	4,411	5,573	6,376
Health Care	24,501	4,957	29,458	23,184
Rehabilitation	1,650	493	2,143	3,158
	97,595	34,301	131,896	98,165
Administration (Note 7)	17,846	-	17,846	15,141
Other (Note 8)	4,327	-	4,327	4,094
	119,768	34,301	154,069	117,400
Surplus (deficiency) from operations before the following	(21,632)	(843)	(22,475)	4,112
Unfunded liability assessment	-	13,400	13,400	13,400
	(21,632)	12,557	(9,075)	17,512
Actuarial adjustments for prior years (Note 4)	-	(59,367)	(59,367)	(19,186)
Legislative change	-	-	-	(17,367)
	-	(59,367)	(59,367)	(36,553)
Deficiency for the year	$ (21,632)	$ (46,810)	$ (68,442)	$ (19,041)

The accompanying notes starting on page 18 are an integral part of the financial statements.

Commentary

The Commission's statements are prepared on an accrual basis. Thus, the Commission includes in the current year Statement of Operations, an estimate of future costs for injuries that have already occurred.

The Statement of Operations summarizes the Commission's operating activity for the year. Revenue consists of assessment revenue from employers and interest earned on both short and long-term investments. The unfunded liability assessment also represents revenue from employers.

Expenses for current year injuries represent actual costs incurred in 1999, plus an estimate of what is expected to be incurred in the future for these claims including an allowance for indexing basic benefits in line with increases in the CPI for Canada. Expenses for prior years' injuries also include actuarial adjustments to previous estimates of liabilities for prior years' claims, interest charged to fund liabilities and Self-Insurers' expenses.

The increase in Administration Costs is primarily attributed to increases in salaries and benefits resulting from the merger with the Occupational Health and Safety (OHS) Programs Division of the Department of Environment and Labour, new positions created to improve client services, negotiated salary increases effective March 1998 and August 1999, and the Commission's portion of employee benefits (Note 7).

Statement of Unfunded Liability Year Ended December 31

	1999 ($000)	1998 ($000)
Unfunded liability, beginning of year	$ (111,100)	$ (91,667)
Deficiency for the year (Page 15)	(68,442)	(19,041)
	(179,542)	(110,708)
Appropriation to reserve fund (Note 5)	(342)	(392)
Unfunded liability, end of year	$ (179,884)	$ (111,100)

The accompanying notes starting on page 18 are an integral part of the financial statements.

Commentary

The unfunded liability, beginning of year, is the accumulated excess of expenses over revenue in prior years.

Deficiency for the year is the difference between current year revenue and expenses for current and prior years' injuries (Statement of Operations) which increases the unfunded liability.

An actuarial valuation of the Commission's benefits liabilities was completed as at December 31, 1999. The valuation identified changes in injury experience which has resulted in a significant increase in the unfunded liability. The increase in the unfunded liability is primarily attributable to increases in long-term disability costs.

Statement of Cash Flows

Year Ended December 31

	1999 ($000)	1998 ($000)
Cash flow from operating activities:		
Cash received from:		
Employers, for assessments	$ 116,203	$ 107,020
Investment income	13,248	14,272
	129,451	121,292
Cash paid to:		
Claimants or third parties on their behalf	(99,428)	(85,740)
Suppliers, for administrative and other goods and services	(19,310)	(17,723)
Third party, from reserve fund	(342)	(392)
	(119,080)	(103,855)
Net cash provided from operating activities	10,371	17,437
Cash flow from investing activities:		
Cash received from:		
Sales and maturities of long-term investments	373,581	351,410
Cash paid for:		
Purchases of long-term investments	(386,242)	(365,642)
Purchases of capital assets	(3,173)	(3,522)
	(389,415)	(369,164)
Net cash used for investing activities	(15,834)	(17,754)
Net decrease in cash and cash equivalents	(5,463)	(317)
Cash and cash equivalents		
Beginning of year	11,770	12,087
End of year	$ 6,307	$ 11,770

The accompanying notes starting on page 18 are an integral part of the financial statements.

Commentary

Cash flow from investment income and assessments is the actual amount received in 1999 and includes amounts assessed in prior years.

Notes to Financial Statements December 31, 1999

Nature of operations

The Workers' Compensation Commission was established by the Newfoundland Legislature in 1951, under the Workers' Compensation Act. The Commission is responsible, in accordance with the provisions of the Act, for administering the payment of benefits to injured workers and dependents of fatally injured workers; levying and collecting assessment revenues from established classes of employers in amounts sufficient to cover the current and future costs of existing claims; and investing funds, following investment policies which are approved by the Commission within guidelines established under the Insurance Companies Act (Canada).

During 1998, the Workers' Compensation Commission was renamed the Workplace Health, Safety and Compensation Commission and its mandate was expanded to include the Occupational Health and Safety (OHS) Programs Division of the Department of Environment and Labour. Legislative changes required to complete the merger, including changing the organization's name to the Workplace Health, Safety and Compensation Commission, and the name of the Act to the Workplace Health, Safety and Compensation Act, were implemented on January 1, 1999.

An independent Workers' Compensation Review Division is established under the Act to make rulings on any appeals pertaining to the Commission's assessments or benefits decisions.

The Commission does not receive government funding or other assistance.

Summary of significant accounting policies

Provision for unbilled assessments

At the beginning of each year, an assessment is levied on employers by applying industry assessment rates to their estimated payroll. Due to varying economic conditions, actual employers' payrolls may differ from original estimates. Therefore, at year end, a provision for unbilled assessments is recorded based on historical assessment information and on actual payroll information received subsequent to year end.

Funding policy

The Commission's funding policy, established in 1992, states that the financial objective of the Commission is to be fully funded by year 2012; however; this policy will be reviewed in year 2000. Assessment rates will be established at a level to generate sufficient revenue to cover either the cash disbursements in each year (cash approach) or the full year's cost of each accident year as well as amortization of a portion of the unfunded liability (full funding approach). In 1999 the industry assessment rate levied on employers to contribute to the unfunded liability was $13.4 million (1998 - $13.4 million). The revenue raised with respect to the funding policy is shown separately in the Statement of Operations as the unfunded liability assessment.

Use of accounting estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting periods. Actual results could differ from those estimates; however, such differences would not be expected to have a material impact on these financial statements.

Investments

Fixed term investments are recorded using the amortized cost method, which amortizes premiums and discounts arising on fixed term purchases over the periods to maturity of these investments. Gains or losses realized on the disposal of fixed term investments are amortized on a straight-line basis over a five-year period, which approximates the period to maturity.

Equity investments are stated at moving average market value. Unrealized gains and losses occurring during the year, together with gains and losses realized on the disposal of equity investments, are deferred and amortized on a straight-line basis over a five-year period.

Where it is determined that a permanent impairment in the carrying value of the entire investment portfolio has occurred, the carrying value of the portfolio is written down to recognize the loss and the write-down included in income in the year in which it occurs.

Capital assets

Capital assets are reported at cost and are amortized monthly on a straight-line basis over their estimated useful lives. The periods used are as follows:

Building	40 years
Furniture and equipment	5 to 10 years
Equipment under capital lease	3 to 5 years

Notes to Financial Statements December 31, 1999

Capital leases

The Commission leases computer equipment under capital leases. Future minimum lease payments under these capital leases are as follows:

	($000)
2000	$ 807
2001	530
2002	211
2003	60
	1,608
Less: Estimated executory costs	82
Net minimum lease payments	1,526
Less: Amounts representing interest at 6.68%, 6.87%, 7.64%, 6.69% and 7.03%	117
Present value of net minimum lease payments	$ 1,409

Pension costs

All permanent employees of the Commission are covered by the Public Service Superannuation Plan administered by the Province of Newfoundland and Labrador. Contributions to the plan are required from both the employees and the Commission. The annual contributions for pensions are recognized in the accounts on a current basis.

Self-insured employers

These financial statements include the effects of transactions carried out for self-insured employers, principally Federal and Provincial government bodies, who directly bear the costs of their own incurred claims and an appropriate share of administrative costs. Aggregate amounts of such assessment revenue and offsetting expenses included in the Statement of Operations are as follows:

	1999 ($000)	1998 ($000)
Assessment Revenue	$ 6,737	$ 6,119
Claims costs incurred:		
• Short-term disability	925	558
• Long-term disability	2,504	2,105
• Survivor benefits	698	428
• Health Care	1,693	1,649
• Rehabilitation	138	439
Administration Charges	779	940
	$ 6,737	$ 6,119

The benefits liabilities related to self-insured employers have not been determined by actuarial valuation and thus are not included in the Commission's benefits liabilities. As these liabilities will be borne by those employers when paid in future years, they do not add to the Commission's unfunded liability or its net fund deficiency.

Notes to Financial Statements December 31, 1999

1. Receivables

	1999 ($000)	1998 ($000)
Assessments	$ 4,307	$ 3,924
Unbilled assessments	5,000	4,500
Other	1,804	1,885
	$ 11,111	$ 10,309

As a result of the overpayment policy approved by the Board in 1995, other receivables include $ 965,328 (1998 - $1,226,000) representing overpayments to injured workers resulting primarily from payment of retroactive CPP benefits.

2. Investments

	1999 ($000)		1998 ($000)	
	Carrying Value	Market Value	Carrying Value	Market Value
Fixed term	$ 162,377	$ 158,325	$ 171,183	$ 179,985
Equities	184,719	189,546	151,635	155,638
Accrued Interest	1,917	1,917	2,215	2,215
	349,013	349,788	325,033	337,838
Deferred investment gains	(34,977)	-	(38,400)	-
	$ 314,036	$ 349,788	$ 286,633	$ 337,838

During the year the following items were amortized to investment income:

	1999 ($000)	1998 ($000)
Amortized portion of realized investment gains	$ 16,497	$ 14,271
Amortized portion of unrealized investment gains	(900)	(219)
	15,597	14,052
Amortized portion of premiums on fixed term investments	(557)	(931)
Total amortized to investment income	$ 15,040	$ 13,121

Notes to Financial Statements December 31, 1999

3. Capital assets

	1999 ($000)			1998 ($000)
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	$ 11	$ -	$ 11	$ 11
Building	7,374	2,936	4,438	4,601
Furniture and equipment	9,621	4,734	4,887	3.927
Equipment under capital lease	5,092	3,726	1,366	1,400
	$ 22,098	$ 11,396	$ 10,702	$ 9,939

4. Benefits liabilities

An analysis of the components of, and changes in, benefits liabilities is as follows:

	1999 ($000)						1998 ($000)
	Short-Term Disability	Long-Term Disability	Survivor Benefits	Health Care	Rehabilitation	Total	Total
Balance, beginning of year	$ 43,492	$ 251,689	$ 52,037	$ 55,637	$ 5,447	$ 408,302	$ 359,041
Add: claims costs incurred:							
Current year injuries	35,696	34,586	1,162	24,501	1,650	97,595	67,593
Prior years' injuries	3,462	20,978	4,411	4,957	493	34,301	30,855
	39,158	55,564	5,573	29,458	2,143	131,896	98,448
	82,650	307,253	57,610	85,095	7,590	540,198	457,489
Deduct: claims payments made:							
Current year injuries	12,237	446	110	6,148	77	19,018	14,643
Prior years' injuries	22,564	28,715	7,747	19,001	2,383	80,410	71,097
	34,801	29,161	7,857	25,149	2,460	99,428	85,740
Balance before the following	47,849	278,092	49,753	59,946	5,130	440,770	371,749
Actuarial adjustments for prior years	4,971	44,366	455	10,760	(1,185)	59,367	19,186
Legislative change	-	-	-	-	-	-	17,367
	4,971	44,366	455	10,760	(1,185)	59,367	36,553
Balance, end of year	$ 52,820	$ 322,458	$ 50,208	$ 70,706	$ 3,945	$ 500,137	$ 408,302

4. Benefits liabilities (cont'd.)

An independent consulting actuary completes a valuation of benefits liabilities of the Commission on a periodic basis, not to exceed two years. Such a valuation was performed as at December 31, 1999. The benefits liabilities represent the actuarial present value of all future benefits payments expected to be made for injuries which occurred in the current fiscal year or in any prior year. The benefits liabilities include provision for all benefits provided by current legislation, policies and/or administrative practices in respect of existing claims. No provision has been made for future claims related to latent occupational disease, because they cannot be reasonably estimated, or for future expenses of administration of existing claims.

The benefits liability was determined using accepted actuarial practices in accordance with the standards established by the Canadian Institute of Actuaries.

The benefits liabilities are based on projections of future benefit payments which reflects long-term estimates of economic and actuarial assumptions and methods, modified for current trends. As these assumptions may change over time, it is possible that such changes could cause a material change in the actuarial present value of future benefits liabilities.

	1999 ($000)	1998 ($000)
Short-term disability	$ 4,971	$ (2,385)
Long-term disability	44,366	18,007
Survivor benefits	455	1,513
Health care	10,760	2,551
Rehabilitation	(1,185)	(500)
	$ 59,367	$ 19,186

Claims costs incurred for prior years' injuries include the following:

	1999 ($000)	1998 ($000)
Investment income required to fund benefits liabilities		
From investment income	$ 28,833	$ 26,127
Self-insurers' expenses	5,468	4,728
	$ 34,301	$ 30,855

5. Reserves

i) A disaster reserve has been provided by a 5 per cent charge to annual assessment revenue. The reserve is limited to a maximum of $10,000,000.

ii) A reserve for funding studies, projects and research relating to the enhancement of occupational health and safety in the workplace has been provided by a 2 per cent charge to annual assessment revenue. The reserve is limited to a maximum of $5,000,000. During 1999, $342,000 was issued from this reserve including an amount of $300,000 to the Newfoundland and Labrador Construction Safety Association. These funds have been replenished at December 31, 1999.

6. Change in unfunded liability

	1999 ($Millions)	1998 ($Millions)
Unfunded liability, beginning of year	$ (111.1)	$ (91.7)
Favourable revenue variance	12.7	6.0
Unfavourable accident variance for the current year	(32.1)	(5.6)
Principal portion of unfunded liability assessment	4.9	7.6
Favourable investment income variance	6.9	7.7
Liability adjustments for prior years' claims	(59.4)	(19.2)
Legislative amendment	-	(17.4)
Other	(1.8)	1.5
Unfunded liability, end of year	$ (179.9)	$ (111.1)

Notes to Financial Statements December 31, 1999

7. Administration expenses

	1999 ($000)	1998 ($000)
Salaries and employee benefits	$ 12,216	$ 10,170
Office and communications	1,812	1,665
Amortization	2,410	2,029
Building operations	472	416
Travel and vehicle operating	483	391
Professional fees	453	549
Recoveries	-	(79)
	$ 17,846	$ 15,141

The increase in Salaries and Benefits is primarily attributed to the merger with the Occupational Health and Safety (OHS) Programs Division of the Department of Environment and Labour, new positions created to improve client services, negotiated salary increases effective March 1998 and August 1999, and the Commission's portion of employee benefits.

8. Other expenses

	1999 ($000)	1998 ($000)
Occupational Health and Safety	$ 3,371	$ 3,208
Review Division	606	456
Employer and Worker Advisors	350	200
Worksafe Program	-	208
Statutory Review Committee	-	22
	$ 4,327	$ 4,094

9. Contingencies

The Commission is liable for the future costs of claims relating to certain latent occupational diseases which may have occurred in the current year or previously, but which may not be recognized and reported for a number of years due to the extended latency period of such diseases. Because of the absence of reliable evidence and data pertaining to these matters, the liabilities cannot be reasonably estimated and have not been recorded in these financial statements.

10. Related party transactions

The Commission is required by the Provincial Government to reimburse it for a portion of the operating costs of the Occupational Health and Safety Division, all of the costs of the Workers' Compensation Review Division and the Employer and Worker Advisor positions. Total expenses incurred by the Commission in these matters are detailed in Note 8.

In addition to these obligations, included in these financial statements are amounts resulting from normal operating transactions with various Provincial Government controlled departments, agencies and Crown Corporations with which the Commission may be considered related. The Provincial Government is also a self-insured employer, and account balances resulting from these transactions are included in the financial statements.

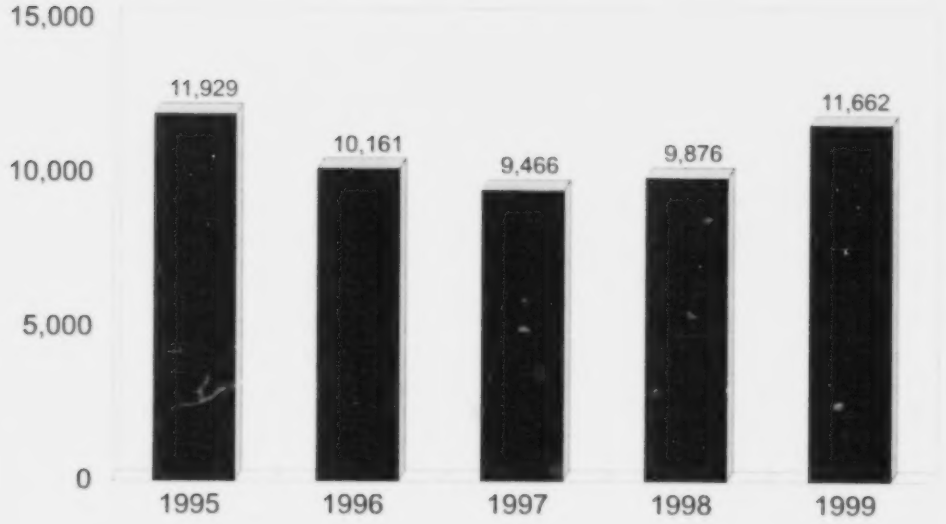
Five-Year History

Statements of Operations and Unfunded Liability for the Year Ended December 31 (in $000's)

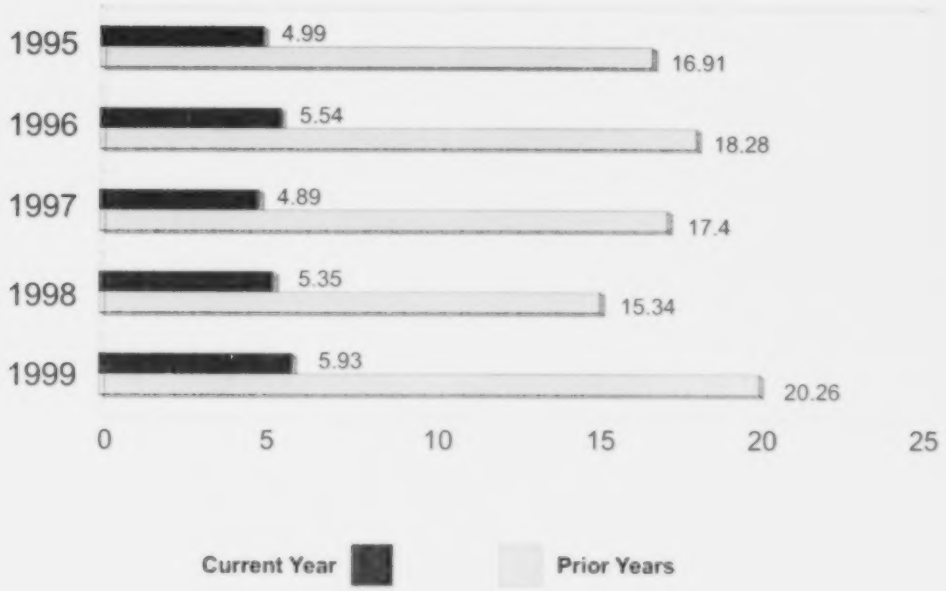
	1999	1998	1997	1996	1995
Revenue					
Assessments	$ 103,604	$ 94,752	$ 85,028	$ 89,460	$ 92,464
Investment income	27,990	26,760	26,496	23,273	16,635
	131,594	121,512	111,524	112,733	109,099
Expenses					
Claims costs					
Current year injuries	97,595	67,593	56,650	54,117	52,736
Prior years' injuries	34,301	30,572	29,936	28,586	26,342
	131,896	98,165	86,586	82,703	79,078
Administration	17,846	15,141	13,808	12,777	12,719
Other	4,327	4,094	4,869	4,596	4,882
	154,069	117,400	105,263	100,076	96,679
Surplus (deficiency) from operations before the following	(22,475)	4,112	6,261	12,657	12,420
Unfunded liability assessment	13,400	13,400	13,400	13,400	13,400
	(9,075)	17,512	19,661	26,057	25,820
Actuarial adjustments for prior years	(59,367)	(19,186)	(10,388)	(8,183)	(8,877)
Legislative changes	-	(17,367)	(1,286)	-	(1,182)
	(59,367)	(36,553)	(11,674)	(8,183)	(10,059)
Surplus (deficiency) for the year	(68,442)	(19,041)	7,987	17,874	15,761
Unfunded liability, beginning of year	(111,100)	(91,667)	(99,354)	(117,228)	(132,989)
Appropriation to reserve fund	(342)	(392)	(300)	-	-
Unfunded liability, end of year	$ (179,884)	$ (111,100)	$ (91,667)	$ (99,354)	$ (117,228)
Funded ratio	65.5%	74.1%	75.9%	72.4%	66.0%

Five-Year History

Number of Accepted Claims
1995-1999



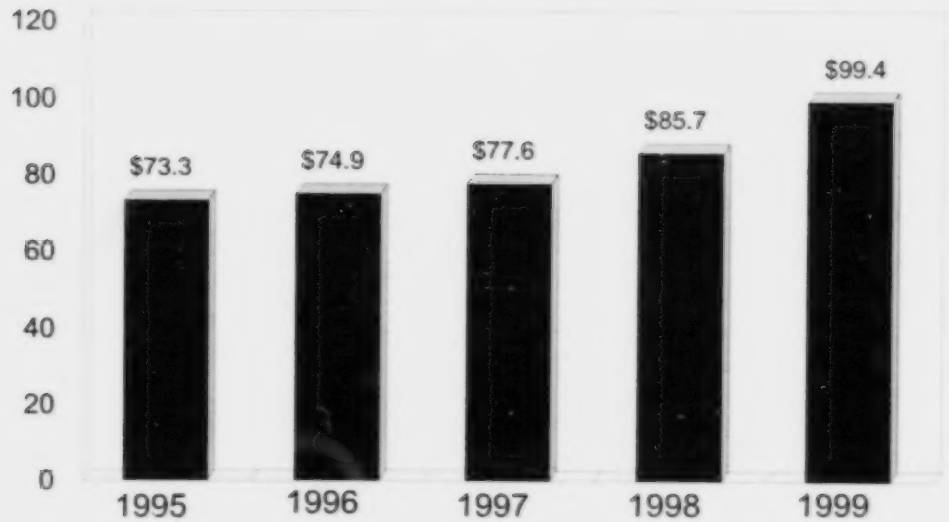
Average Weeks Temporary Earnings Loss Paid Per Injury
1995-1999



Five-Year History

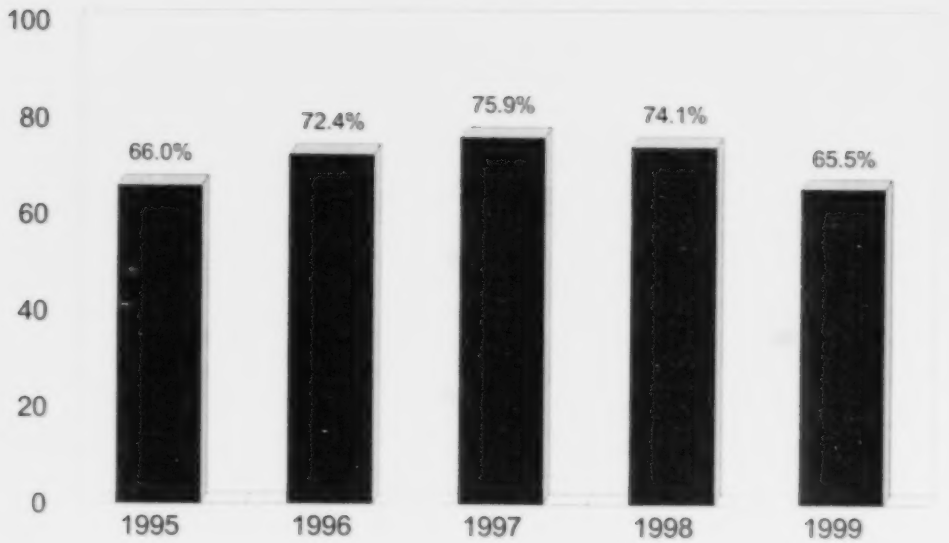
Claims Cash Payments ($ Millions)

1995-1999



Funded Ratio

1995-1999



Five-Year History

Average Assessment Rate

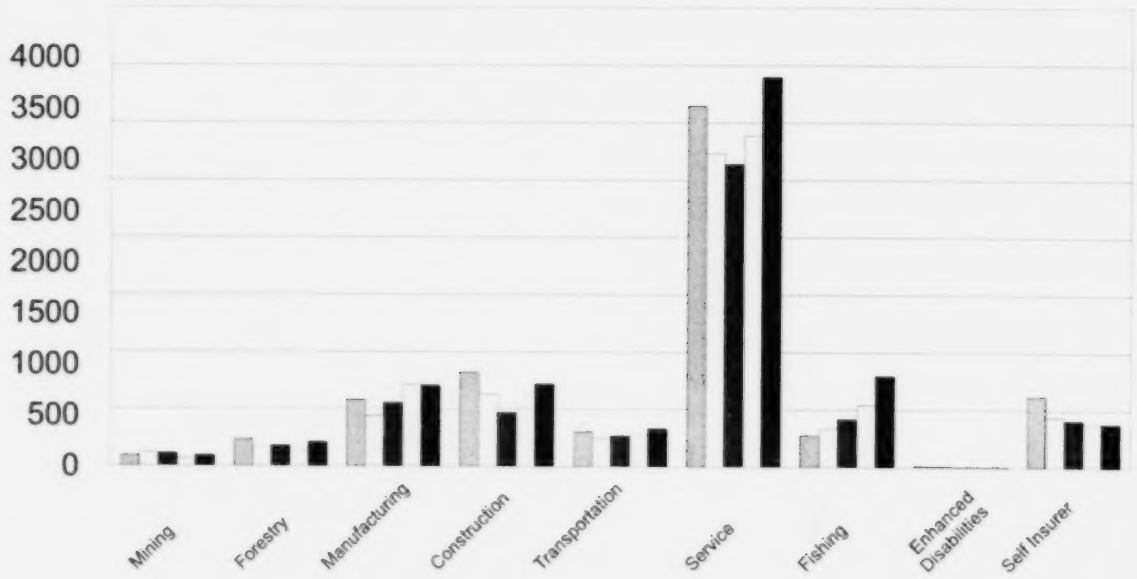
1995-1999

Assessable Payroll (Millions)

1995-1999

Short-term Disability Claims (by Accident Date)
By Industry

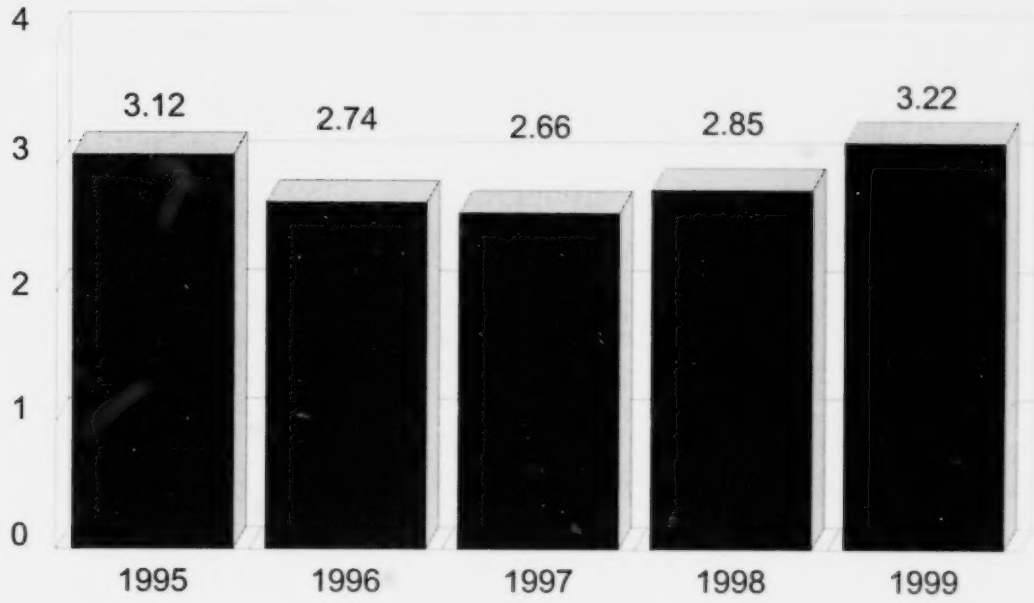
1995 - 1999



	Mining	Forestry	Manufacturing	Construction	Transportation	Service	Fishing	Enhanced Disabilities	Self Insurer	TOTALS
1995	92	232	578	820	302	3143	274	8	619	6,068
1996	122	167	441	633	248	2734	333	8	441	5,127
1997	108	176	551	466	265	2636	414	5	408	5,029
1998	69	153	715	509	277	2890	542	7	378	5,540
1999	87	205	700	715	326	3391	788	6	377	6,595

Five-Year History

Incidence Rate Per 100 Employees
For Short-term Disability Claims
1995 - 1999



- Incidence rates for Short-term Disability Claims identify the number of lost-time injuries, for which compensation has been paid, for every 100 persons employed.
- The incidence rate is calculated as a total number of claims multiplied by 100, divided by the revised yearly average actual employment figures.
- Short-term Disability Claims are generated by accident date.

Short-term Disability Claims for Nature of Injuries and Industry

1999 Injuries

	Mining	Forestry	Manufacturing	Construction	Transportation	Services	Fishing	Enhanced Disabilities	Self Insurers	Total	Percent
Dislocations	-	2	2		4	13	6	-	2	29	0.44%
Fractures	9	13	33	91	25	149	45	1	21	387	5.87%
Sprains, strains, tears	22	56	150	176	111	1109	169	1	122	1916	29.05%
Sprains, strains, tears, nec	4	7	6	10	7	65	12	-	9	120	1.82%
Amputations, fingertip	1	2	2	4	-	4	2	-	-	15	0.23%
Cuts, lacerations	1	27	78	55	11	208	61	-	12	453	6.87%
Punctures, except bites	-	3	8	15	1	28	18	-	2	75	1.14%
Abrasions, scratches	1	1	3	10	-	13	3	-	2	33	0.50%
Bruises, contusions	9	15	52	53	27	193	72	-	31	452	6.85%
Foreign Bodies	-	5	40	28	3	38	14	-	4	132	2.00%
Burns, uns	-	-	7	-	1	2	-	-	-	10	0.15%
Heat burns, scalds, uns	-	1	7	6	1	61	-	-	2	78	1.18%
1st-degree heat burns, scalds	-	-	2	-	0	16	-	-	-	18	0.27%
2nd-degree heat burns, scalds	-	-	1	4	1	10	-	-	-	16	0.24%
Burns, nec	1	-	1	2	-	7	-	-	1	12	0.18%
Burns, all others	-	1	5	2	-	23	14	-	3	48	0.73%
Concussions	-	1	1	2	2	10	2	-	-	18	0.27%
Cuts, abrasions, bruises	-	-	3	6	-	8	1	-	2	20	0.30%
Sprains and bruises	-	-	2	2	-	7	3	-	3	17	0.26%
Fractures and other injuries	-	2	2	10	6	7	3	-	3	33	0.50%
Crushing injuries	3	1	12	4	9	22	16	1	2	70	1.06%
Back pain, hurt back	5	22	77	85	45	496	80	1	33	844	12.80%
Soreness, pain, hurt, except back	8	29	111	83	50	579	153	1	73	1087	16.48%
Carpal tunnel syndrome	4	1	6	1	-	21	10	-	3	46	0.70%
Welder's flash	-	-	6	-	-	-	2	-	-	8	0.12%
Herniated disc	2	2	6	14	2	35	14	-	4	79	1.20%
Tendinitis	1	-	8	6	-	38	19	-	3	75	1.14%
Tenosynovitis	-	-	-	-	-	3	3	-	-	6	0.09%
Epicondylitis	-	-	1	-	1	5	6	-	-	13	0.20%
Zoontic Bacterial Diseases, nec	-	-	17	-	-	-	-	-		17	0.26%
Non-specific allergic reaction	1	-	1	-	-	8	4	-	-	14	0.21%
Multiple symptoms	1	3	13	12	-	41	3	-	6	79	1.20%
Multiple Nonspecific Injuries	4	-	10	11	9	41	15	-	11	101	1.53%
Others	10	11	27	23	10	131	38	1	23	274	4.15%
Total	87	205	700	715	326	3391	788	6	377	6595	100.00%

* uns - unspecified
** nec - not elsewhere classified

Statistical Data Overview

Short-term Disability Claims for Part of Body Injured and Industry

1999 Injuries

	Mining	Forestry	Manufacturing	Construction	Transportation	Services	Fishing	Enhanced Disabilities	Self Insurers	Total	Percent
Head	1	2	1	2	2	15	4	-	1	28	0.42%
Brain	-	-	-	-	-	10	2	-	-	12	0.18%
Eye(s)	-	6	56	37	3	70	24	-	9	205	3.11%
Ear(s)	1	-	1	-	-	-	-	-	1	3	0.05%
Face	1	-	1	2	1	8	-	-	2	15	0.23%
Other Head Locations	-	-	-	-	-	13	8	-	1	22	0.33%
Head, nec	-	3	6	6	2	8	1	-	2	28	0.42%
Neck	2	2	9	8	8	93	18	-	11	151	2.29%
Trunk, uns		1	-	1	1	9	1	-	-	13	0.20%
Shoulder	7	10	36	22	21	226	62	-	16	400	6.07%
Neck and Shoulder	2	2	18	6	9	155	23	-	15	230	3.49%
Chest, Ribs, Organs	3	10	9	22	9	72	29	-	7	161	2.44%
Back, Spine, Spinal Cord	21	54	159	212	101	1139	187	2	97	1972	29.90%
Abdomen	1	1	19	2	2	16	16	-	3	60	0.91%
Pelvic Region	-	1	6	12	3	52	1	-	7	82	1.24%
Multiple Trunk Locations	1	-	-	2	1	6	2	-	-	12	0.18%
Trunk, nec	-	1	2	-	1	7	21	-	-	32	0.49%
Arm(s)	-	8	11	29	3	64	24	-	5	144	2.18%
Elbow(s)	1	2	19	13	8	50	24	-	8	125	1.90%
Wrist(s)	7	3	27	17	6	135	51	1	15	262	3.97%
Hand(s), except finger(s)	2	13	33	30	4	132	36	1	9	260	3.94%
Finger(s)	7	16	96	69	24	269	93	1	24	599	9.08%
Multiple Upper Extremities	-	5	19	8	7	74	11	-	6	130	1.97%
Upper Extremities, nec	-	1	3	2	3	22	4	-	4	39	0.59%
Leg(s)	4	17	15	17	8	48	19	-	9	137	2.08%
Knee(s)	8	16	36	33	16	139	37	-	23	308	4.67%
Ankle(s)	2	5	19	35	24	113	11	-	23	232	3.52%
Foot (Feet), except Toe(s)	4	3	13	12	13	41	13	-	6	105	1.59%
Toe(s)	-	3	3	8	3	27	7	-	2	53	0.80%
Multiple Lower Extremities	-	1	5	11	2	24	6	-	5	54	0.82%
Lower Extremities, nec	-	5	10	16	9	37	16	-	10	103	1.56%
Body Systems	-	-	7	2	-	11	4	-	9	33	0.50%
Multiple Body Parts	12	14	61	79	32	306	33	1	47	585	8.87%
Total	87	205	700	715	326	3391	788	6	377	6595	100.00%

* uns - unspecified

** nec - not elsewhere classified

Short-term Disability Claims for Type of Accident and Industry

1999 Injuries

	Mining	Forestry	Manufacturing	Construction	Transportation	Services	Fishing	Enhanced Disabilities	Self Insurers	Total	Percent
Struck against object	2	6	49	29	16	153	33	-	14	302	4.58%
Struck by object	7	39	91	89	20	259	67	-	22	594	9.01%
Struck against by object(s), uns / nec	3	14	30	44	1	117	44		17	270	4.09%
Caught in or compressed by equipment or object	6	16	44	8	2	15	22	-	-	113	1.71%
Rubbed or abraded by friction or pressure	-	6	42	32	3	42	14	-	7	146	2.21%
Rubbed, abraded or jarred by vibration	1	1	-	2	2	-	-	1	-	7	0.11%
Contact with objects and equipment, nec/uns	-	-	1	23	13	72	43	-	13	165	2.50%
Fall to lower level	8	6	16	64	28	95	32	1	16	266	4.03%
Jump to lower level	1	1	2	5	4	3	2	-	1	19	0.29%
Fall on Same level	10	26	55	89	24	300	50	1	48	603	9.14%
Fall, nec / uns	2	4	3	13	4	26	6	-	7	65	0.99%
Bodily reaction	19	22	118	111	72	749	112	1	97	1301	19.73%
Overexertion	11	38	128	138	86	924	166	1	71	1563	23.70%
Repetitive Motion	3	2	7	2	-	34	7	-	-	55	0.83%
Bodily conditions, reaction and exertion, uns / nec	4	20	51	28	17	344	89	1	31	585	8.87%
Contact with temperature extremes	-	-	12	10	2	101	1	-	4	130	1.97%
Exposure to caustic, noxious, or allergenic substances	4	-	24	3	-	12	3	-	1	47	0.71%
Exposure to radiation	-	-	6	-	-	1	2	-	-	9	0.14%
Exposure to harmful substances or environments, uns / nec	-	-	10	-	1	42	18	-	9	80	1.21%
Highway accident	1	1	2	7	15	18	-	-	4	48	0.73%
Non highway accident, except rail, air, water	1	-	1	6	2	10	-	-	2	22	0.33%
Pedestrian , non passenger struck by vehicle, mobile equip.	-	-	1	3	3	3	10	-	-	20	0.30%
Water vehicle incident	1	-	3	-	7	2	62	-	3	78	1.18%
Transportation accident, uns / nec	-	-	-	3	4	10	3	-	4	24	0.36%
Explosion	-	1	-	-	-	5	-	-	-	6	0.09%
Fire or explosion, uns / nec	-	1	2	2	-	8	-	-	1	14	0.21%
Assault and violent acts by person(s)	-	1	-	-	-	23	-	-	1	25	0.38%
Assaults by animals	-	-	-	-	-	4	-	-	-	4	0.06%
Assault and violent acts, uns / nec						16			3	19	0.29%
Other events or exposures	3	-	2	4	-	3	2	-	1	15	0.23%
Total	87	205	700	715	326	3391	788	6	377	6595	100.00%

* uns - unspecified

** nec - not elsewhere classified

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